

PENNY-WISE, PENNY-FOCUSED

2022 Annual Report



YOUR FINANCIAL DOTS... connected



2022 Annual Reprort

At Prospera, our brand promise is to offer personal guidance through all life stages to help connect the dots on your financial journey, creating a path to financial health. In order to deliver on this promise, we are highly focused on our member experience and access to our products and services while ensuring our employees are fully engaged and satisfied in their roles. If we do this successfully, we believe our key tracking metrics will continue to grow.

In 2022, we continued our focus on employee engagement. We ensure engagement in several ways: leadership, culture and communications, satisfaction, learning and development, pay and benefits and more.

We believe in creating a workplace culture where employees are highly engaged in their work and appreciated for their contributions, and that in turn, we are poised and ready to deliver a stellar member experience. Our recent 92% engagement score (compared to 90% benchmark), and recognition of Prospera being voted one of the best credit unions to work for in the state of Wisconsin, reflects how our Prospera employees feel about Prospera.

In 2022 we also began working on a large Digital Transformation project. This project will roll out in phases in 2023 with the largest and most significant upgrade – a new core and digital banking platform – taking place October 2, 2023. We launched this project with an eight-person project team in October, 2022. This team, as well as our entire organization, have been, and continue to work hard to ensure a successful launch!

Finally, as you can see from the graphs on the following page, Prospera continued to see steady growth in loans, checking, deposits, assets, members, and reserves. This means we were able to help more people on their journey to financial health.

In 2023 we will continue to provide personal, tailored guidance to prosperity as well as focus on providing an even better experience focused around digital transformation.

SHEILA SCHINKE CEO



Melissa Bublitz Chairperson

Me & Brown



· Board of Directors

- THOMAS CLIFFORD
- Vice-Chairperson
- JILL RONK
- Treasurer
- JILL UITENBROEK
- Secretary
- BEAU ASHTON
- Director
- LINDSEY FENLON
- Director
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- LOUIS LICARI
- Director
- TIM MCADOW
- Director

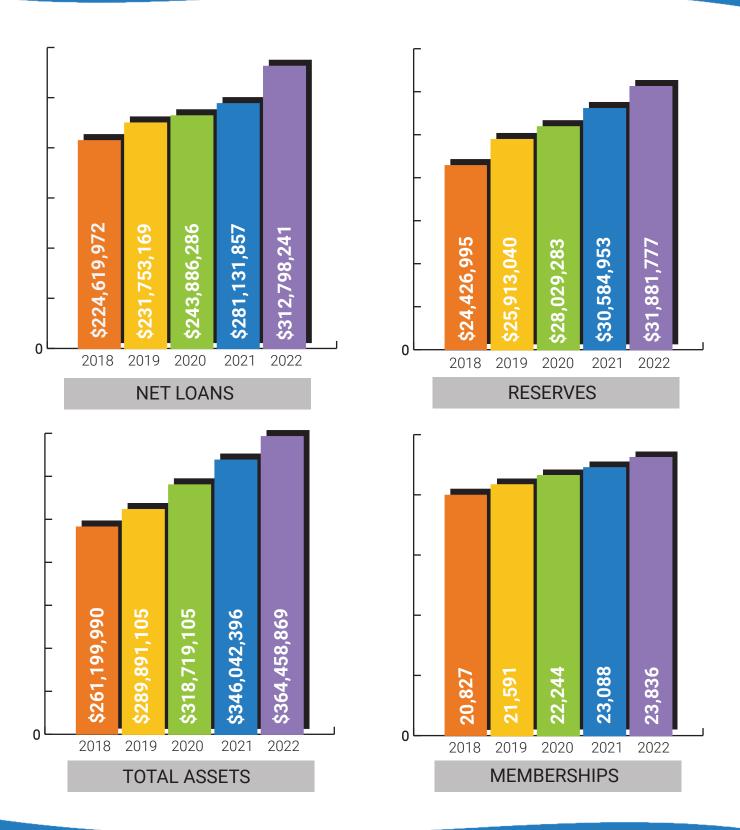


Financial Summary

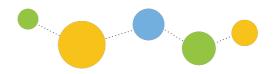
Balance Sheet	2021	2022
Cash and Equivalents Net Loans Investments Fixed Assets Other Assets TOTAL ASSETS	\$ 5,306,581 \$ 281,131,857 \$ 43,157,344 \$ 8,985,587 \$ 7,461,027 \$ 346,042,396	\$ 6,198,185 \$ 312,798,241 \$ 27,469,958 \$ 9,204,026 \$ 8,788,459 \$ 364,458,869
Member Deposits Other Liabilities Total Reserves TOTAL LIABILITIES & EQUITY	\$ 313,606,734 \$ 1,850,709 \$ 30,584,953 \$ 346,042,396	\$ 331,530,536 \$ 1,046,556 \$ 31,881,777 \$ 364,458,869

Income Statement	20	021	2	022
Interest Income Other Income TOTAL INCOME	\$ \$	10,972,937 4,392,435 15,365,372	\$ \$	12,497,942 4,432,652 16,930,593
Operating Expenses	\$	11,521,465	\$	13,599,827
Interest Expense (dividends)	\$	1,287,558	\$	2,033,942
Total Expenses	\$	12,809,023	\$	15,633,769
NET INCOME TO RESERVES	\$	2,556,349	\$	1,296,824

Financial Summary



2022 Charitable Giving



The Giving Comittee consists of Prospera employees who represent back office staff as well as the branches. Thank you to Cheryl, Heather, Megan, and Lea Ann!

PROSPERA'S PRIORITIES IN GIVING

We are specifically focused on the following areas:

Education | Providing and supporting educational programs in the community with a special emphasis on financial literacy.

Quality of Life | Giving to charitable causes in our community that are focused on meeting basic human needs, with a special emphasis on ensuring members, their families and the community at large have safe and sustainable housing.

Poverty | Giving to charitable causes in our community that are focused on ending poverty and hunger.

Diversity, Equity & Inclusion | Giving to charitable causes in our community that are focused on engaging diverse voices, removing barriers to opportunity, and eliminating disparities so that all people may thrive.



\$22,500 DONATED IN 2022!

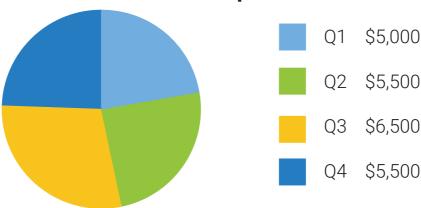


- · Boys & Girls Club of Oshkosh
- · Boys & Girls Clubs of the Fox Valley
- · Compassionate Home Health Care
- · Empowered Tutoring
- Fox Valley Literacy Council
- Fox Valley Technical College Foundation Rawhide

- Friendship Place
- Girl Scouts of the Northwestern Great Lakes
 Spierings Cancer Foundation, Inc
- Greater Fox Cities Area Habitat for Humanity
 Women's Fund for the Fox Velley Region
- Junior Achievement of Wisconsin Northeast Youth Go
- Loaves and Fishes of the Fox Valley

- SOAR Fox Cities

FUNDS GIVEN BY QUARTER 2021





Milestone Anniversaries

25 YEARS
HEATHER FUNK DIRECTOR OF RETAIL

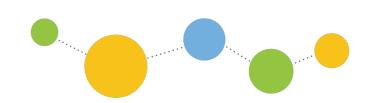
15 YEARS
LINDSEY RANKIN LOAN UNDERWRITER

10 YEARS
JOHN SCHEMM CHIEF LENDING OFFICER

5 YEARS
MATT COOPER DIRECTOR OF MEMBER SOLUTIONS
JEFF NICHOLS FINANCIAL SERVICES REPRESENTATIVE









A focus on holistic financial health

You know it's important, but...you're busy, it's not exactly fun, and it's not always easy. Let us help.

Prospera is an integrated network of financial professionals who are trained to offer guidance in all aspects of financial services, such as financial planning, budgeting, banking, loans, investments, retirement planning and more.

We love teaching our members how to focus on what's important to them now, anticipate what's coming soon, and plan what's down the road for a healthy financial future.

NOT INSURED BY NCUA or ANY	NOT CREDIT UNION
OTHER GOVERNMENT AGENCY	DEPOSITS or OBLIGATIONS
NOT CREDIT UNION	MAY LOSE
GUARANTEED	VALUE

INVESTMENT
SERVICES

RETIREMENT

CHECKING

CHE

Securities and advisory services are offered through LPL Financial, a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Prospera Credit Union and Prosperity Partners are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Prosperity Partners, and may also be employees of Prospera Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Prospera Credit Union or Prosperity Partners. Securities and insurance offered through LPL or its affiliates are:

Federally insured by NCUA. Equal Housing Opportunity. Membership Eligibility Requirement

Branch Locations



4830 N. Ballard Rd., Appleton, WI 54913



Darboy N9660 County Rd. N, Appleton, WI 54915



Grand Chute 5140 W. Integrity Way, Grand Chute, WI 54913



849 Warsaw St., Menasha, WI 54952



Neenah 934 S. Green Bay Rd., Neenah, WI 54956



Oshkosh 90 Wisconsin St., Oshkosh, WI 54901